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By Fax 001 718 613 2456

February 7, 2016

To The Honorable Judge John Gleeson
United States Courthouse
225 Cadman Plaza East
Brooklyn, New York 11201

Dear Judge Gleeson,

I forwarded documents to you in January 2016 (and also in 2015) with respect to my being a victim of the illegal conduct of HSBC in Hong Kong.

HSBC carried out a number of illegal acts on the operation of my account, including mis-selling of insurance products in order to profit on its own account at the expense of customers; not being prepared to discuss a revision to the repayment terms and filing false and misleading documents to The High Court of Hong Kong and to the Hong Kong Monetary Authority ("HKMA").

I was extremely excited to learn that the Monitor's report was potentially going to be unsealed as I have surprisingly not been successful so far in dealing with the HKMA on HSBC's handling of my account and I was anxious to see what the HKMA had discussed with the Monitor to establish the position HKMA has taken with the activities of HSBC in Hong Kong.

On January 14, 2016 both Mr. Silver of DOJ and Mr. Willscher of Sullivan & Cromwell were contacted directly by Mr Mason-Mahon in London about the fact that The Hong Kong and Shanghai Banking Corporation Ltd ("HSBC") in Hong Kong did knowingly and willingly file false/fraudulent and misleading information to the High Court of Hong Kong.

Mr Silver after hearing what Mr Mason-Mahon had to say told him to put it in writing and send it to him.

Did Mr Silver and/or Mr Willscher inform the Court they had received information of continued illegal and criminal practices being committed by HSBC?

May I refer The Honorable Judge to the opening lines 10,11 and 12 of the transcript:

"It looks like it doesn't strike even a glancing blow on the issue before me. It looks like a complaint about some bankruptcy order involving HSBC".

Your Honourable Judge Gleeson, the reason I informed your Court, it is to show the Court that HSBC Holdings plc is still involved in committing Illegal and Criminal Acts around the world.

This not only involves HSBC Hong Kong and HSBC Holdings plc, this goes right to the heart of the matter, it involves Mr Douglas Flint the Chairman of HSBC Holdings plc and the board of Directors of HSBC Holdings plc all of whom have been informed of these illegal acts.

HSBC HK stated to the High Court of Hong Kong and to the HKMA that it was owed a certain amount of money and it has no security. This was false. HSBC's actions were designed to mislead the High Court and to obtain more money than it was actually owed. This is Fraud which is a criminal offence.

I am just trying to provide evidence to your Court that shows HSBC are still involved in illegal and criminal practices and the HKMA the Regulator in Hong Kong has failed to resolve this behavior by HSBC.

For that reason alone I would like to see the Monitor's report to review the statements made by the HKMA.

I refer to the DOJ.

The DOJ representing the US Government has made an arrangement with HSBC Holdings plc which must prevent and verify that HSBC Holdings plc is prevented from committing Illegal and Criminal acts not only against American people but customers around the world. Otherwise what good is the arrangement?

If the DOJ on behalf of the US Government is committed to preventing HSBC from committing crimes against the American people why has the DOJ failed to take action against HSBC?

Why has the DOJ failed to allow HSBC customers around the world to provide evidence to the DOJ showing that HSBC is still committing very serious crimes?

The Monitor.

How can anyone have confidence in the Monitor if customers cannot see the Monitor's Report. There is evidence of people around the world having very serious problems with supervision of banking conduct by their Regulators.

I do raise a very serious question about the involvement of the Monitor and the Hong Kong Monetary Authority, the Regulator in Hong Kong.

Has the HKMA been truthful with the Monitor? The Monitor has to take the information supplied by the Regulator as being truthful and at present I have to take the word of the Monitor without seeing evidence of what information the Monitor has seen.

This is the same problem the American people have. They have to trust the DOJ representing the US Government and the Monitor. This is too much ask any individual without any evidence to support what is being said and in particular for those who have been victims of the illegal and criminal acts committed by HSBC.

I fully support the releasing of the Monitor's report in the USA.

I am a 71 year old victim of HSBC HK and of HSBC Holdings plc and the illegal and criminal behavior of those organizations. I should not have to be doing this at my age. I believe that releasing the Monitor's report will contribute towards the vast improvement needed in the operations and management of HSBC.

Honorable Judge Gleeson, please allow me to thank for taking up your valuable time.

Yours sincerely

Colvin

A handwritten signature in black ink, appearing to read 'Colvin Brown', followed by a period.

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